

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF \_\_\_\_\_

In re Alex Fagiolini

Case No. 17-20755 MBK  
Reporting Period: 11/1/18 - 11/30/18

MONTHLY OPERATING REPORT  
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 20 days after end of month

Include FORM MOR-1 (INDV) if debtor is a wage earner.

Substitute FORM MOR-2 (RE) for MOR-2 if case is a Single Asset Real Estate case.

Submit copy of report to any official committee appointed in the case.

Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)	MOR-1 (CONT)	
Bank Reconciliation (or copies of debtor's bank reconciliations)			<u>BR</u>
Copies of bank statements			<u>SA</u>
Cash disbursements journals			<u>GL</u>
Statement of Operations			<u>PL</u>
Balance Sheet			<u>BS</u>
Status of Postpetition Taxes			
Copies of IRS Form 6123 or payment receipt			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts			
Listing of aged accounts payable			
Accounts Receivable Reconciliation and Aging			
Debtor Questionnaire			

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

X Alexander Fagiolini  
Signature of Debtor

Date 12/20/18

\_\_\_\_\_  
Signature of Joint Debtor

Date \_\_\_\_\_

\_\_\_\_\_  
Signature of Authorized Individual\*

Date \_\_\_\_\_

\_\_\_\_\_  
Printed Name of Authorized Individual

Title of Authorized Individual

\*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

In re: Alex Figliola  
Debtor

Case No. 17-20755-MBK  
Reporting Period 11/1/18 - 11/30/18

### INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

(This Form must be submitted for each Bank Account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. (See MOB-1(INDV) (CONT))

Cash - Beginning of Month	\$ 13,401.79	\$ 155,784.28
Wages (Net)		
Interest and Dividend Income		
Alimony and Child Support		
Social Security and Pension Income	2,254.20	43,810.90
Sale of Assets		
Other Income (attach schedule) <i>Commission</i>	12,000	321,253.50
Total Receipts	14,254.20	365,122.70
Mortgage Payment(s)	5774.00	103,433.08
Rental Payment(s)		
Other Secured Note Payments		
Utilities	571.55	84,445.15
Insurance	2105.34	64,349.97
Auto Expense		
Lease Payments		
IRA Contributions		
Repairs and Maintenance		4995.42
Medical Expenses		
Household Expenses	2,895	50,522.31
Charitable Contributions		
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		9,446
Travel and Entertainment		
Gifts		
Other (attach schedule) <i>BANK Charge</i>	-15	18.50
Total Ordinary Disbursements	4,512.90	317,101.93
Professional Fees	0	27,440.55
U.S. Trustee Fees	0	4,550.00
Other Reorganization Expenses (attach schedule)	0	32,090.53
Total Reorganization Items	0	
Total Disbursements (Ordinary + Reorganization)	4,512.90	319,050.90
Net Cash Flow (Total Receipts - Total Disbursements)	4,741.30	15,411.14
Cash - End of Month (Must attach reconciled bank statement)	18,143.09	171,250.02

FORM MOB-1(INDV)  
(9/99)

In re Alex Figliolice  
Debtor

Case No. 17-20755 / M Bkg  
Reporting Period: 11/1/18 - 11/30/18

**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet**

**FORM MOR-I (INDV) (CONT)**  
**(9/99)**

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12/21/18

**Alex Figliolia**  
**Reconciliation Summary**  
**Direct Express Card, Period Ending 11/30/2018**

	Nov 30, 18
<b>Beginning Balance</b>	<b>332.55</b>
<b>Cleared Transactions</b>	
Checks and Payments - 2 Items	-2,200.75
Deposits and Credits - 1 Item	2,254.20
<b>Total Cleared Transactions</b>	<b>53.45</b>
<b>Cleared Balance</b>	<b>386.00</b>
<b>Register Balance as of 11/30/2018</b>	<b>386.00</b>
<b>Ending Balance</b>	<b>386.00</b>

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12/21/18

**Alex Figliolia**  
**Reconciliation Detail**  
Direct Express Card, Period Ending 11/30/2018

Type	Date	Num	Name	Clr	Amount	Balance
<b>Beginning Balance</b>						<b>332.55</b>
<b>Cleared Transactions</b>						
<b>Checks and Payments - 2 Items</b>						
Check	11/01/2018	dm		X	-0.75	-0.75
Check	11/21/2018	dm		X	-2,200.00	-2,200.75
					<b>-2,200.75</b>	<b>-2,200.75</b>
<b>Deposits and Credits - 1 Item</b>						
Deposit	11/16/2018			X	2,254.20	2,254.20
					<b>2,254.20</b>	<b>2,254.20</b>
					<b>53.45</b>	<b>53.45</b>
					<b>53.45</b>	<b>386.00</b>
					<b>53.45</b>	<b>386.00</b>
					<b>53.45</b>	<b>386.00</b>



Direct Express® Debit Card Program  
P.O. Box 245998  
San Antonio, TX 78224

Comerica Bank

MEMBER FDIC



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International: (765) 778-6290 (Collect)

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San Antonio, TX 78224

## Monthly Account Statement

L2ACSAOTIE 063010



ALEX J FIGLIOLIA  
105 MIDDLETOWN ROAD  
HOLMDEL, NJ 07733-0000

Thank You for Being a Direct Express® Card Customer

Date Range: November 2018			
		Starting Balance:	\$332.55
		Credits:	\$2,254.20
		Debits:	\$2,200.75
		Ending Balance:	\$386.00
Card Number: 533248XXXXXX0246			
Date Posted	Retailer	Transaction Type	Charges Credits
11/01/2018		MONTHLY PAPER STATEMENT FEE	\$0.75 \$0.00
11/14/2018	ALEX J FIGLIOLIA	DEPOSIT FROM SSA	\$0.00 \$2,254.20
11/21/2018	TD BANK, HOLMDEL, NJ, USA	CASH PURCHASE	\$2,200.00 \$0.00

L2ACSAOTIE 063010 1NNNNNNNNNNNNNNNN 001 001 20998780.2

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**Alex Figliolia**  
**Reconciliation Summary**  
**Amboy Bank DIP, Period Ending 11/30/2018**

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	Nov 30, 18
<b>Beginning Balance</b>	<b>13,219.24</b>
<b>Cleared Transactions</b>	
Checks and Payments - 6 Items	-7,196.61
Deposits and Credits - 2 items	12,000.00
<b>Total Cleared Transactions</b>	<b>4,803.39</b>
<b>Cleared Balance</b>	<b>18,022.63</b>
<b>Uncleared Transactions</b>	
Checks and Payments - 1 item	-265.54
<b>Total Uncleared Transactions</b>	<b>-265.54</b>
<b>Register Balance as of 11/30/2018</b>	<b>17,757.09</b>
<b>Ending Balance</b>	<b>17,757.09</b>

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**Alex Figliolia**  
**Reconciliation Detail**  
**Amboy Bank DIP, Period Ending 11/30/2018**



Amboy Bank | Checking account

SENIOR CHECKING - [REDACTED] ✓

Transactions

Scheduled     Pending     Posted

Date	Description	Amount	Balance
● Dec 03, 2018	100009694421 FIRSTENERGY OPCO FE ECHECK	-2,898.00	14,789.67
● Dec 03, 2018	100054438609 FIRSTENERGY OPCO FE ECHECK	-334.96	17,687.67
● Nov 30, 2018	CHECK 179	-245.00	18,022.63
● Nov 30, 2018	CHECK 178	-200.00	18,267.63
● Nov 30, 2018	XXXXX2013 Bank of America MORTGAGE	-5,774.06	18,467.63
● Nov 23, 2018	DEPOSIT	5,000.00	24,241.69
● Nov 16, 2018	DEPOSIT	7,000.00	19,241.69
● Nov 09, 2018	CHECK 209	-250.00	12,241.69
● Nov 09, 2018	CHECK 229	-150.00	12,491.69
● Nov 08, 2018	5662220 AMERICAN-WATER UTIL-PMNT	-575.60	12,541.69
● Nov 07, 2018	9496009 PMNTUS SVC FEE SERVICEFEE	-1.95	13,217.29
● Oct 31, 2018	Check #228	-265.54	
● Oct 30, 2018	100054438609 FIRSTENERGY OPCO FE ECHECK	-339.05	
● Oct 30, 2018	100009694421 FIRSTENERGY OPCO FE ECHECK	-2,898.00	
● Oct 30, 2018	XXXXX2013 Bank of America MORTGAGE	-5,774.06	
● Oct 29, 2018	Check #208	-974.30	
● Oct 26, 2018	Deposit	5,000.00	
● Oct 25, 2018	13855320102418 NJ NATURALGAS EBILL	-1,204.27	
● Oct 19, 2018	Deposit	6,000.00	
● Oct 19, 2018	Check #206	-165.00	
● Oct 17, 2018	CMS MEDICARE PAYMENT 0207	-503.40	
● Oct 15, 2018	7852368162 BILLMATRIX BILLPAYFEE	-3.50	
● Oct 15, 2018	7852368161 FIS*VERIZON BILL PAY	-1,137.47	
● Oct 05, 2018	Deposit	6,500.00	
● Sep 28, 2018	100054438609 FIRSTENERGY OPCO FE ECHECK	-139.98	
● Sep 28, 2018	100009694421 FIRSTENERGY OPCO FE ECHECK	-2,898.00	
● Sep 27, 2018	XXXXX2013 Bank of America MORTGAGE	-5,774.06	
● Sep 26, 2018	Check #205	-265.54	
● Sep 21, 2018	Deposit	6,000.00	
● Sep 17, 2018	7217404 PMNTUS SVC FEE SERVICEFEE	-1.95	

Date	Description	Amount	Balance
● Sep 17, 2018	5650442 AMERICAN-WATER UTIL-PMNT	-377.25	
● Sep 17, 2018	CMS MEDICARE PAYMENT 0204	-503.40	
● Sep 11, 2018	<u>Check #201</u>	-182.00	
● Sep 07, 2018	<u>Deposit</u>	5,500.00	
● Sep 04, 2018	9507285890001 VERIZON VZ BillPay	-560.05	
● Sep 04, 2018	13526218083018 NJ NATURALGAS EBILL	-628.87	

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Accrual Basis

**Alex Figliolia**  
**Balance Sheet**  
**As of November 30, 2018**

Nov 30, 18

**ASSETS**

Current Assets  
Checking/Savings  
Amboy Bank DIP  
Direct Express Card

17,757.09  
386.00

Total Checking/Savings

18,143.09

Total Current Assets

18,143.09

**TOTAL ASSETS**

18,143.09

**LIABILITIES & EQUITY**

Equity

Opening Balance Equity  
Owners Equity  
Net Income

2,671.35  
6,703.04  
8,768.70

Total Equity

18,143.09

**TOTAL LIABILITIES & EQUITY**

18,143.09

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Accrual Basis

**Alex Figliolia  
Profit & Loss  
November 2018**

Nov 18

Ordinary Income/Expense	
Income	
Consulting Income	12,000.00
Social Security Income	2,254.20
Total Income	14,254.20
Expense	
Bank Service Charges	0.75
Insurance Expense	265.54
Meals, Household Supplies and E	2,895.00
Second Mortgage	5,774.06
Utilities	577.55
Total Expense	9,512.90
Net Ordinary Income	4,741.30
Net Income	4,741.30

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Accrual Basis

**Alex Figliolia  
General Ledger  
As of November 30, 2018**

Type	Date	Num	Adj	Name	Memo	Debit	Credit	Balance
<b>Amboy Bank DIP</b>								<b>13,069.24</b>
Check	11/08/2018	dm		American Water			577.55	12,491.69
Check	11/13/2018	179		Chapel Hill Cleaners			245.00	12,246.69
Deposit	11/16/2018				Deposit	7,000.00		19,246.69
Check	11/16/2018	209		Chapel Hill Cleaners			250.00	18,996.69
Check	11/19/2018	178		Chapel Hill Cleaners			200.00	18,796.69
Check	11/21/2018	180		Horizon Blue Cross Blue...			265.54	18,531.15
Deposit	11/23/2018				Deposit	5,000.00		23,531.15
Check	11/30/2018	dm		Bank of America			5,774.06	<b>17,757.09</b>
<b>Total Amboy Bank DIP</b>						12,000.00	7,312.15	<b>17,757.09</b>
<b>Direct Express Card</b>								<b>332.65</b>
Check	11/01/2018	dm					0.75	331.80
Deposit	11/16/2018				Deposit	2,254.20		2,586.00
Check	11/21/2018	dm					2,200.00	386.00
<b>Total Direct Express Card</b>						2,254.20	2,200.75	<b>386.00</b>
<b>Accumulated Depreciation</b>								<b>0.00</b>
<b>Total Accumulated Depreciation</b>								<b>0.00</b>
<b>Furniture and Equipment</b>								<b>0.00</b>
<b>Total Furniture and Equipment</b>								<b>0.00</b>
<b>Accounts Payable</b>								<b>0.00</b>
<b>Total Accounts Payable</b>								<b>0.00</b>
<b>Payroll Liabilities</b>								<b>0.00</b>
<b>Total Payroll Liabilities</b>								<b>0.00</b>
<b>Opening Balance Equity</b>								<b>-2,671.35</b>
<b>Total Opening Balance Equity</b>								<b>-2,671.35</b>
<b>Owners Draw</b>								<b>0.00</b>
<b>Total Owners Draw</b>								<b>0.00</b>
<b>Owners Equity</b>								<b>-6,703.04</b>
<b>Total Owners Equity</b>								<b>-6,703.04</b>
<b>Consulting Income</b>								<b>-209,179.25</b>
Deposit	11/16/2018				Deposit	7,000.00		<b>-216,179.25</b>
Deposit	11/23/2018				Deposit	5,000.00		<b>-221,179.25</b>
<b>Total Consulting Income</b>						0.00	12,000.00	<b>-221,179.25</b>
<b>Social Security Income</b>								<b>-22,740.00</b>
Deposit	11/16/2018				Deposit		2,254.20	<b>-24,994.20</b>
<b>Total Social Security Income</b>						0.00	2,254.20	<b>-24,994.20</b>
<b>Advertising and Promotion</b>								<b>0.00</b>
<b>Total Advertising and Promotion</b>								<b>0.00</b>
<b>Automobile Expense</b>								<b>0.00</b>
<b>Total Automobile Expense</b>								<b>0.00</b>
<b>Bank Service Charges</b>								<b>12.50</b>
Check	11/01/2018	dm					0.75	<b>13.25</b>
<b>Total Bank Service Charges</b>						0.75	0.00	<b>13.25</b>
<b>Bankruptcy Fees</b>								<b>0.00</b>
<b>Total Bankruptcy Fees</b>								<b>0.00</b>
<b>Computer and Internet Expenses</b>								<b>0.00</b>
<b>Total Computer and Internet Expenses</b>								<b>0.00</b>
<b>Continuing Education</b>								<b>0.00</b>
<b>Total Continuing Education</b>								<b>0.00</b>
<b>Depreciation Expense</b>								<b>0.00</b>
<b>Total Depreciation Expense</b>								<b>0.00</b>
<b>Dues and Subscriptions</b>								<b>0.00</b>
<b>Total Dues and Subscriptions</b>								<b>0.00</b>
<b>Insurance Expense</b>								<b>51,752.64</b>
General Liability Insurance								<b>0.00</b>
<b>Total General Liability Insurance</b>								<b>0.00</b>

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Accrual Basis

**Alex Figliolia  
General Ledger  
As of November 30, 2018**

Type	Date	Num	Adj	Name	Memo	Debit	Credit	Balance
Insurance Expense - Other								51,752.64
Check	11/21/2018	180		Horizon Blue Cross Blue...		265.54		52,018.18
Total Insurance Expense - Other						265.54	0.00	52,018.18
Total Insurance Expense						265.54	0.00	52,018.18
Interest Expense								0.00
Total Interest Expense								0.00
Meals and Entertainment								0.00
Total Meals and Entertainment								0.00
Meals, Household Supplies and E								25,362.01
Check	11/13/2018	179		Chapel Hill Cleaners		245.00		25,607.01
Check	11/16/2018	209		Chapel Hill Cleaners		250.00		25,857.01
Check	11/19/2018	178		Chapel Hill Cleaners		200.00		26,057.01
Check	11/21/2018	dm				2,200.00		28,257.01
Total Meals, Household Supplies and E						2,895.00	0.00	28,257.01
Office Supplies								0.00
Total Office Supplies								0.00
Payroll Expenses								0.00
Total Payroll Expenses								0.00
Rent Expense								0.00
Total Rent Expense								0.00
Repairs and Maintenance								421.17
Total Repairs and Maintenance								421.17
Second Mortgage								57,740.60
Check	11/30/2018	dm		Bank of America		5,774.06		63,514.66
Total Second Mortgage						5,774.06	0.00	63,514.66
Taxes								9,446.00
Total Taxes								9,446.00
Telephone Expense								6,287.87
Total Telephone Expense								6,287.87
Travel Expense								0.00
Total Travel Expense								0.00
Utilities								49,052.70
Check	11/08/2018	dm		American Water		577.55		49,630.25
Total Utilities						577.55	0.00	49,630.25
Ask My Accountant								0.00
Total Ask My Accountant								0.00
Professional Fees								24,566.36
Total Professional Fees								24,566.36
US Trustee Fee								3,250.00
Total US Trustee Fee								3,250.00
No acnt								0.00
Total no acnt								0.00
<b>TOTAL</b>						<b>23,767.10</b>	<b>23,767.10</b>	<b>0.00</b>